

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Erik Andreas Nybo  
Heather Lee Nybo

Case No.: 4-20-02593MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Specialized Loan Servicing LLC
Court Claim Number:	07
Last Four of Loan Number:	9643
Property Address if applicable:	58 Washington Blve

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$1,762.35
b.	Prepetition arrearages paid by the trustee:	\$1,762.35
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$1,762.35

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: March 26, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Erik Andreas Nybo  
Heather Lee Nybo

Case No.: 4-20-02593MJC

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on March 26, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Paul Murphy-Ahles, Esquire  
Dethlefs, Pykosh & Murphy  
2132 Market Street  
Camp Hill, PA 17011

**Served by First Class Mail**

Specialized Loan Servicing LLC  
6200 Quebec Street  
Greenwood Village, CO 8011

Erik Andreas Nybo  
Heather Lee Nybo  
58 Washington Blvd  
Williamsport, PA 17701

I certify under penalty of perjury that the foregoing is true and correct.

Date: March 26, 2024

/s/ Donna Schott  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 20-02593 ERIK ANDREAS NYBO

SPECIALIZED LOAN SERVICING LLC  
PO BOX 636007

LITTLETON, CO 80163-

Acct No: Washington Blvd \_ PRE-ARRE

ARREARS - 58 WASHINGTON BLVD

Sequence: 24

Modify:

Filed Date:

Hold Code:

Amt Sched:	\$2,112.00	Debt:	\$1,762.35	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$1,762.35	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>SPECIALIZED LOAN SERVICING LLC</b>							
520-0	SPECIALIZED LOAN SERVICING LLC		02/16/2022	2009970	\$554.97	\$0.00	\$554.97	02/25/2022
520-0	SPECIALIZED LOAN SERVICING LLC		01/19/2022	2009021	\$585.63	\$0.00	\$585.63	01/25/2022
520-0	SPECIALIZED LOAN SERVICING LLC		12/15/2021	2007994	\$585.63	\$0.00	\$585.63	12/22/2021
520-0	SPECIALIZED LOAN SERVICING LLC		11/16/2021	2006979	\$36.12	\$0.00	\$36.12	11/23/2021
Sub-totals:					\$1,762.35	\$0.00	\$1,762.35	
Grand Total:					\$1,762.35	\$0.00		